

GULFSOUTH PRIVATE BANK

	CPP Disbursement Date 09/25/2009	Cert 58073	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$196	\$174	-11.3%		
Loans	\$153	\$134	-12.6%		
Construction & development	\$41	\$36	-11.8%		
Closed-end 1-4 family residential	\$46	\$46	0.2%		
Home equity	\$5	\$3	-48.4%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-49.5%		
Commercial & Industrial	\$8	\$8	-2.7%		
Commercial real estate	\$30	\$28	-4.9%		
Unused commitments	\$5	\$6	15.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$9	62.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$2	-34.9%		
Cash & balances due	\$22	\$23	3.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$180	\$166	-7.5%		
Deposits	\$174	\$161	-7.8%		
Total other borrowings	\$5	\$5	0.0%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$17	\$8	-52.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.6%	4.2%	--		
Tier 1 risk based capital ratio	8.8%	6.2%	--		
Total risk based capital ratio	10.1%	7.5%	--		
Return on equity ¹	-52.3%	-273.2%	--		
Return on assets ¹	-4.7%	-18.4%	--		
Net interest margin ¹	3.0%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	26.2%	30.0%	--		
Loss provision to net charge-offs (qtr)	302.1%	224.3%	--		
Net charge-offs to average loans and leases ¹	2.7%	4.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	12.9%	27.3%	0.1%	0.5%	--
Closed-end 1-4 family residential	14.2%	15.8%	0.0%	0.5%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	8.5%	1.2%	5.1%	8.2%	--
Commercial & Industrial	0.0%	5.8%	0.0%	4.2%	--
Commercial real estate	21.5%	18.7%	1.7%	1.9%	--
Total loans	14.0%	17.1%	0.7%	1.1%	--